

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Jason Fabrizio  
Terri Leigh Fabrizio  
Debtors

Case No. 18-00714-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Feb 22, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2023:**

Recip ID	Recipient Name and Address
db	#+ Michael Jason Fabrizio, 2650 Friends Circle, York, PA 17408-4737
jdb	#+ Terri Leigh Fabrizio, 2650 Friends Circle, York, PA 17408-4737
cr	Disney Vacation Club Management, LLC, 1851 Community Drive, Lake Buena Vista, FL 32830
5036431	+ CBY Systems, Inc, 33 S. Duke St, York, PA 17401-1401
5026379	Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
5036432	+ Family Center for Allergy and Asthma, 2605 Joppa Rd, York, PA 17403-5164
5026390	Great West Trust Company, Po Box 826926, Philadelphia PA 19182-6926
5058537	+ LEGACY VACATION CLUB, PO BOX 690999, ORLANDO , FL 32869-0999
5026392	+ Loan Depot, Po Box 77404, Ewing NJ 08628-6404
5026393	+ Loan Depot, 26642 TOWNE CENTRE DRIVE, Foothill Ranch CA 92610-2808
5026395	LoanDepot Personal Loans, P.O. Box 660275, Dallas, TX 75266-0275
5026377	+ York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Feb 22 2023 23:49:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5041192	EDI: GMACFS.COM	Feb 22 2023 23:49:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5026381	+ EDI: GMACFS.COM	Feb 22 2023 23:49:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington MN 55438-0901
5026380	+ EDI: GMACFS.COM	Feb 22 2023 23:49:00	Ally Financial, Po Box 380902, Bloomington MN 55438-0902
5026382	+ EDI: GMACFS.COM	Feb 22 2023 23:49:00	Ally Financial, 200 Renaissance Ctr, Detroit MI 48243-1300
5026384	+ EDI: TSYS2	Feb 22 2023 23:49:00	Barclays Bank Delaware, Po Box 8803, Wilmington DE 19899-8803
5026383	+ EDI: TSYS2	Feb 22 2023 23:49:00	Barclays Bank Delaware, 100 S West St, Wilmington DE 19801-5015
5026386	EDI: CAPITALONE.COM	Feb 22 2023 23:49:00	Capital One, 15000 Capital One Dr, Richmond VA 23238
5026385	+ EDI: CAPITALONE.COM	Feb 22 2023 23:49:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
5026388	+ Email/Text: EBN@edfinancial.com	Feb 22 2023 18:43:00	EdFinancial Services, 120 N Seven Oaks Dr, Knoxville TN 37922-2359

5026387	+ Email/Text: EBN@edfinancial.com	Feb 22 2023 18:43:00	EdFinancial Services, Attn: Bankruptcy Department, 298 N Seven Oaks Dr, Knoxville TN 37922-2369
5036005	+ Email/Text: EBN@edfinancial.com	Feb 22 2023 18:43:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5026389	Email/Text: bk@freedomfinancialnetwork.com	Feb 22 2023 18:43:00	Freedom Plus, 1875 S Grant St Ste 400, San Mateo CA 94402
5026391	+ Email/Text: GSBankElectronicBankruptcyNotice@googlemail.com	Feb 22 2023 18:43:00	Gs Bank Usa, Po Box 45400, Salt Lake City UT 84145-0400
5026378	EDI: IRS.COM	Feb 22 2023 23:49:00	IRS Centralized Insolvency Oper., Post Office Box 7346, Philadelphia PA 19101-7346
5057791	+ Email/Text: BKelectronicnotices@cenlar.com	Feb 22 2023 18:43:00	LoanDepot.com, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
5026394	+ Email/Text: bknotification@loandepot.com	Feb 22 2023 18:43:00	Loandepo.co, 26642 Towne Centre Dr, Foothill Ranch CA 92610-2808
5055044	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 22 2023 18:43:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
5026396	Email/Text: korie@monerafinancial.com	Feb 22 2023 18:43:00	Monera Financial, 3313 S. Arlington Ave., Indianapolis IN 46203
5043196	EDI: AGFINANCE.COM	Feb 22 2023 23:49:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
5026398	+ EDI: AGFINANCE.COM	Feb 22 2023 23:49:00	OneMain Financial, Po Box 1010, Evansville IN 47706-1010
5026397	+ EDI: AGFINANCE.COM	Feb 22 2023 23:49:00	OneMain Financial, Attn: Bankruptcy Department, 601 Nw 2nd St #300, Evansville IN 47708-1013
5140811	EDI: PRA.COM	Feb 22 2023 23:49:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5140812	EDI: PRA.COM	Feb 22 2023 23:49:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5049488	EDI: PRA.COM	Feb 22 2023 23:49:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5026400	+ EDI: RMSC.COM	Feb 22 2023 23:49:00	Synch/ccsycc, Po Box 965036, Orlando FL 32896-5036
5026399	+ EDI: RMSC.COM	Feb 22 2023 23:49:00	Synch/ccsycc, Po Box 96060, Orlando FL 32896-0001
5049011	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 22 2023 18:43:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
5026402	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 22 2023 18:43:00	Us Dept Of Ed/Great Lakes Higher Educati, Po Box 7860, Madison WI 53707-7860
5026401	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 22 2023 18:43:00	Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, Madison WI 53704-3121

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2023 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Disney Vacation Club Management LLC amps@manleydeas.com
Dawn Marie Cutaia	on behalf of Debtor 2 Terri Leigh Fabrizio dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com;r46159@notify.bestcase.com
Dawn Marie Cutaia	on behalf of Debtor 1 Michael Jason Fabrizio dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com;r46159@notify.bestcase.com
Jack N Zaharopoulos	TWecl@pamd13trustee.com
James Warmbrodt	on behalf of Creditor LoanDepot.com LLC bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

<b>Information to identify the case:</b>		
Debtor 1	<u>Michael Jason Fabrizio</u>	
	First Name	Middle Name      Last Name
Debtor 2 (Spouse, if filing)	<u>Terri Leigh Fabrizio</u>	
	First Name	Middle Name      Last Name
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number: <u>1:18-bk-00714-HWV</u>		
		Social Security number or ITIN <u>xxx-xx-9457</u>
		EIN <u>      -      -      -      -      -</u>
		Social Security number or ITIN <u>xxx-xx-0711</u>
		EIN <u>      -      -      -      -      -</u>

## **Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Jason Fabrizio

Terri Leigh Fabrizio

**By the  
court:**

2/22/23

Henry W. Van Eek

Henry W. Van Eck, Chief Bankruptcy  
Judge

## **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
  - ◆ debts for most student loans;
  - ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**